



Attorney Docket No. 1634.1005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Yannis LABROU, et al.

Application No.: 10/628,583

Group Art Unit: 3621

Filed: July 29, 2003

Examiner: Ludwig, Peter L.

For: FRAMEWORK AND SYSTEM FOR PURCHASING OF GOODS AND SERVICES

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure provisions of 37 CFR § 1.56, there is hereby provided certain information that the Examiner may consider material to the examination of the subject U.S. patent application. It is requested that the Examiner make this information of record if it is deemed material to the examination of the subject application.

1. Enclosures accompanying this Information Disclosure Statement are:

- 1a. ☒ Form PTO-1449.
- 1b. ☒ Copies of IDS citations, except for U.S. Patents and U.S. Patent Application publications
- 1c. ☒ English language copy of a communication(s) from a foreign Patent Office or a PCT International Search Report
- 1d. ☒ English language translation (complete, Abstract or relevant portion(s)) attached to non-English language publications as indicated on the attached Form PTO-1449.
- 1e. ☐ Explanations of Relevancy of References (ATTACHMENT 1(e), hereto) for providing a concise explanation of non-English publications.
- 1f. ☒ List of Copending Applications (ATTACHMENT 1(f), hereto).
- 1g. ☒ List of Additional Submitted Documents (ATTACHMENT 1(g), hereto).

2. ☐ This Information Disclosure Statement is filed under 37 CFR § 1.97(b):

(Check either Item 2a or 2b or 2c or 2d)

- 2a. ☐ Within three months of the filing date of a national application;
- 2b. ☐ Within three months of the date of entry of the national stage as set forth in § 1.491 in an international application.
- 2c. ☐ Before the mailing of a first Office Action on the merits; or
- 2d. ☐ Before the mailing of a first Office Action after the filing of a Request for Continued Examination under § 1.114.

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3. ☒ This Information Disclosure Statement is filed under 37 CFR § 1.97(c) after the period specified in paragraph 2 above but before the mailing date of any of a Final Office Action under § 1.113, a Notice of Allowance under § 1.311 or an action that otherwise closes prosecution in the application, AND

(Check either Item 3a or 3b; Item 3b to be checked if any reference known for more than 3 months)

- 3a. ☐ The § 1.97(e) Statement in Item 5 below is applicable; OR
 3b. ☒ The \$180.00 fee set forth in 37 CFR § 1.17(p) is:
☒ enclosed.
☐ to be charged to Deposit Account No. 19-3935.

4. ☐ This Information Disclosure Statement is filed under 37 CFR § 1.97(d) after the period specified in paragraph 3 above, but on or before payment of the Issue Fee, AND

- 4a. ☐ The § 1.97(e) Statement in Item 5 below is applicable; AND
 4b. ☐ The \$180.00 fee set forth in 37 CFR § 1.17(p) is:
☐ enclosed.
☐ to be charged to Deposit Account No. 19-3935.

5. ☐ Statement under § 1.97(e) (applicable if Item 3a or Item 4a is checked)

(Check either Item 5a or 5b)

- 5a. ☐ In accordance with 37 CFR § 1.97(e)(1), it is stated that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
 5b. ☐ In accordance with 37 CFR § 1.97(e)(2), it is stated that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in this Information Disclosure Statement was known by any individual designated in § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

6. ☐ This is a continuation/divisional/continuation-in-part application under 37 CFR § 1.53(b).

(Check appropriate Items 6a and/or 6b)

- 6a. ☐ Copies of the publications listed on the attached Form PTO-1449 which were previously cited in prior application Serial No. __, filed on __, and which is relied on for an earlier effective filing date for the subject application under 35 U.S.C. § 120, have been omitted pursuant to 37 CFR § 1.98(d).
 6b. ☐ Copies of the publications listed on the attached Form PTO-1449 which were not previously cited in prior application Serial No. __, filed on __, and which is relied on for an earlier effective filing date for the subject application under 35 U.S.C. § 120, are provided herewith.

7. ☐ This is a Request for Continued Examination under 37 CFR § 1.114.

(Check either Item 7a or 7b)

7a. ☐ The Issue Fee has not been paid.

7b. ☐ A Petition to Withdraw from issue under 37 CFR § 1.313(c) is filed concurrently herewith or has been granted. A Request for Continued Examination under 37 CFR § 1.114, after payment of the Issue Fee, is proper in accordance with 37 CFR § 1.114(a), respectively.

8. ☐ This is a Supplemental Information Disclosure Statement.

(Check either Item 8a or 8b)

8a. ☐ This Supplemental Information Disclosure Statement under 37 CFR § 1.97(f) supplements the Information Disclosure Statement filed on _____. A bona fide attempt was made to comply with 37 CFR § 1.98, but inadvertent omissions were made. These omissions have been corrected herein. Accordingly, additional time is requested so that this Supplemental IDS can be considered as if properly filed on _____.

8b. ☐ This Supplemental Information Disclosure Statement is timely filed within one (1) month of the Notice under 37 CFR §§ 1.97 and 1.98, mailed _____.

9. ☐ In accordance with 37 CFR § 1.98, a concise explanation of what is presently understood to be the relevance of each non-English language publication is:

(Check appropriate Items 9a, 9b, 9c and/or 9d)

9a. ☐ satisfied for the non-English language publication(s) cited on the enclosed "English language version of the search report or action which indicates the degree of relevance found by the foreign office". (See MPEP § 609, Minimum Requirements for an Information Disclosure Statement, Part A(3): Concise Explanation of Relevance, 8th Ed., Rev. 2)

9b. ☐ set forth in the application.

9c. ☐ satisfied for the non-English language publication(s) indicated on the attached Form PTO-1449 as having an English language translation (complete or relevant portion(s)) attached thereto.

9d. ☐ enclosed as Attachment 1(e), hereto.

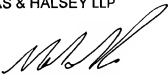
10. No admission is made that the information cited in this Statement is, or is considered to be, material to patentability nor a representation that a search has been made (other than search report(s) from a counterpart foreign application or a PCT International Search Report, if submitted herewith). 37 CFR §§ 1.97(g) and (h).

11. The Commissioner is authorized to credit any overpayment or charge any additional fee required under 37 CFR § 1.17 for this Information Disclosure Statement to Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Dated: June 8, 2007
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Mehdi D. Sheikerz
Registration No. 41,307



FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO. 1634.1005	APPLICATION NO. 10/628,583
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)		FIRST NAMED INVENTOR Yannis LABROU, et al.	
		FILING DATE July 29, 2003	GROUP/UNIT 3621

U.S. PATENT DOCUMENTS – PAGE 1 OF 13

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A1	6,182,892	2-6-2001	Angelo, et al.			
	A2	6,175,923	1-16-2001	Bailey			
	A3	6,405,314	6-11-2002	Bailey			
	A4	6,775,777	8-10-2004	Bailey			
	A5	2001-004231	6-21-2001	Bailey, Kenneth S.			
	A6	2004-104268	6-3-2004	Bailey, Kenneth S.			
	A7	5,095,194	3-10-1992	Barbanell			
	A8	2002-97867	07-2002	Bartram			
	A9	2003-174049	9-18-2003	Beigel, Michael L.; et al.			
	A10	2005-122209	6-9-2005	Black, Gerald R.			
	A11	2002-087534	07-2002	Blackman et al.			
	A12	2001-34670	10-2001	Blair, Jeffery D.			
	A13	6,010,068	1-4-2000	Bozzo			
	A14	4,882,195	11-21-1989	Butland			
	A15	5,194,289	3-16-1993	Butland			
	A16	6,931,431	08-2005	Cachin et al.			
	A17	4,636,622	1-13-1987	Clark			
/J.W./	A18	6,378,073	4-23-2002	Davis			

EXAMINER /Jalatee Worjloh/	DATE CONSIDERED 08/20/2007
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A19	6,044,388	03-2000	DeBellis et al.			
	A20	2002-176579	11-2002	Deshpande et al.			
	A21	5,465,328	11-1995	Dievendorff et al.			
	A22	6,006,328	12-21-1999	Drake			
	A23	5,256,863	10-1993	Ferguson et al.			
	A24	6,115,601	9/5/2000	Ferreira			
	A25	5,790,677	08-1998	Fox et al.			
	A26	6,263,436	07-2001	Franklin et al.			
	A27	5,363,453	11-8-1994	Gagne, et al.			
	A28	6,212,290	4-3-2001	Gagne, et al.			
	A29	6,199,099	03-2001	Gershman et al.			
	A30	2002-107007	8-8-2002	Gerson			
	A31	2002-73024	6-2002	Gilchrist			
	A32	6,957,334	10-2005	Goldstein et al.			
	A33	6,270,011	8-7-2001	Gottfried			
	A34	5,239,166	8-24-1993	Graves			
/J.W./	A35	6,356,752	3-12-2002	Griffith			

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*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A36	6,226,752	5-1-2001	Gupta et al.			
	A37	6,366,893	4-2-2002	Hannula, et al.			
	A38	5,644,118	7-1-1997	Hayashida			
	A39	5,949,043	9-7-1999	Hayashida			
	A40	6,003,762	12-21-1999	Hayashida			
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	A42	6,257,487	7-10-2001	Hayashida			
	A43	6,378,775	4-30-2002	Hayashida			
	A44	6,915,951	7-12-2005	Hayashida			
	A45	6,926,200	8-9-2005	Hayashida			
	A46	2002-82925	6-27-2002	Herwig			
	A47	2002-95296	07-2002	Hind et al.			
	A48	5,485,312	1-16-1996	Horner, et al.			
	A49	2001-37264	11-2001	Husemann et al.			
	A50	2002-77993	6-20-2002	Immonen, et al.			
	A51	6,715,679	4-6-2004	Infosino			
	A52	5,598,474	1-28-1997	Johnson			
/J.W./	A53	6,529,885	03-2003	Johnson, Richard C.			

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*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A54	5,732,148	3-24-1998	Keagy, et al.			
	A55	6,069,969	5-30-2000	Keagy, et al.			
	A56	2002-87869	7-4-2002	Kim, Jinsam			
	A57	2002-18585	2-14-2002	Kim, Young Wan			
	A58	6,470,448	10-2002	Kuroda et al.			
	A59	4,582,985	4-15-1986	Lofberg			
	A60	6,817,521	11-16-2004	Matada			
	A61	6,687,375	02-2004	Matyas et al.			
	A62	5,869,822	2-9-1999	Meadows, II, et al.			
	A63	5,666,420	09-1997	Micali, Silvio			
	A64	6,137,884	10-2000	Micali, Silvio			
	A65	5,631,961	05-1997	Mills et al.			
	A66	5,917,168	6/29/1999	Nakamura et al.			
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	A69	2005-194452	9-8-2005	Nordentoft, et al.			
/J.W./	A70	6,512,919	1-28-2003	Ogasawara			

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*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A71	2006-229988	10-12-2006	Oshima, et al.			
	A72	2002-77974	6-20-2002	Ortiz			
	A73	2006-266823	11-30-2006	Passen, et al.			
	A74	6,435,406	08-2002	Pentel, Randolph M.			
	A75	2001-010723	08-2001	Pinkas, Denis			
	A76	2001-045458	11-29-2001	Polansky			
	A77	4,182,261	1-8-1980	Smith, III, et al.			
	A78	6,334,575	1-1-2002	Su-Hui			
	A79	4,253,086	2-24-1981	Szwarcwier			
	A80	2001-53239	12-20-2001	Takhar			
	A81	2004-234117	11-25-2004	Tibor			
	A82	2002-17561	2-14-2002	Tomoike			
	A83	2001-0005840	6/28/2001	Verkama			
	A84	6,175,922	1/16/2001	Wang			
	A85	2002-163421	11-7-2002	Wang, et al.			
	A86	2003-123667	07-2003	Weber et a.			
/J.W./	A87	6,067,621	05-2000	Yu et al.			

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		FILING DATE July 29, 2003	GROUP ART UNIT 3621

FOREIGN PATENT DOCUMENTS – PAGE 6 OF 13

		DOCUMENT NO.	DATE	COUNTRY	TRANSLATION YES NO	ABSTRACT
/J.W./	B1	1 120 761 A2	08-2001	Europe		X
/J.W./	B2	1 178 444 A1	02-2002	Europe		X
/J.W./	B3	1 237 132 A2	09-2002	Europe	X	
/J.W./	B4	1 237 133 A2	09-2002	Europe	X	
/J.W./	B5	1 237 134 A2	09-2002	Europe	X	
/J.W./	B6	1 231 578 A2	08-2002	Europe		
/J.W./	B7	1 388 797 A2	02-2004	Europe	X	
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/J.W./	B9	2 386 236	09-2003	Great Britain	X	
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	B11	2000-269957	09-2000	Japan	X	
	B12	2002-259621	09-2002	Japan	X	
	B13	WO 97-45814	12-1997	PCT International	X	
	B14	WO 98/25371	06-1998	PCT International	X	
/J.W./	B15	WO 98/37524	08-1998	PCT International		X

EXAMINER /Jalatee Worlohy/	DATE CONSIDERED 06/26/2008
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		July 29, 2003	3621
(Use several sheets if necessary)			

FOREIGN PATENT DOCUMENTS – PAGE 7 OF 13

		DOCUMENT NO.	DATE	COUNTRY	TRANSLATION YES NO		ABSTRACT
/J.W./	B16	WO 00/46959	08-2000	PCT International	X		
	B17	WO 01/01361	01-2001	PCT International	X		
	B18	WO 01/80133	10-2001	PCT International	X		
	B19	WO 01/98854	12-2001	PCT International	X		
	B20	WO 02/07117	01-2002	PCT International			
	B21	WO 02/11082	02-2002	PCT International		X	X
	B22	WO 02/13151	02-2002	PCT International		X	X
	B23	WO 02/27421	04-2002	PCT International	X		
	B24	WO 02/29708	04-2002	PCT International	X		
	B25	WO 02/29739	04-2002	PCT International	X		
	B26	WO 02/27439	04-2002	PCT International	X		
	B27	WO02/41271	05-2002	PCT International	X		
	B28	WO 02/43020	05-2002	PCT International		X	X
	B29	WO 02/054655	07-2002	PCT International	X		
/J.W./	B30	WO 02/067534	08-2002	PCT International		X	X

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OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)				TRANSLATION	
				YES	NO
/J.W./	C1	Deborah Bach, "CIBC Makes Long-Term Case for Wireless" [online], American Banker, Vol. 167, No. 65, April 5, 2002 (2 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.		X	
/J.W./	C2	"WAWA Installs Wireless Card Processing" [online], CardLine, 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.		X	
/J.W./	C3	Jennifer A. Kingson, "First Data Sets Strategy for Wireless" [online], American Banker, Vol. 167, No. 17, Jan. 25, 2002 (3 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.		X	
/J.W./	C4	"Thirsty? Soon you may be able to charge and chug" [online], USA Today, Dec. 21, 2001, page 7B (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.		X	
/J.W./	C5	M. Giometti, et al., "Creating Winning M-Commerce Models in the Financial Services" [online], FutureBanker, Vol. 5, No. 10, Dec. 2001, page 37 (2 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.		X	
/J.W./	C6	"Hongkong Post Launches Mobile e-Certs" [online], Online Reporter, Oct. 22, 2001 (2 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.		X	
/J.W./	C7	"Wallet and WIM pilot" [online], Mobile Europe, Oct. 2001, page 16 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.		X	

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OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
/J.W./	C8	"Regional News: Asia/Pacific: DoCoMo, Sony Use E-Purse, PDAs In Mobile Commerce Trial" [online]. Card Technology, Vol. 2, No. 10, Oct. 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X	
↓	C9	"Wildcard Sure Mobile Pizza Pilot Will Deliver" [online]. CardLine, Oct. 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X	
	C10	Varshney, Upkar, et al., "Mobile commerce: Framework, applications and networking support" [online]. Mobile Networks Appl., Vol. 7, No. 3, June 2002, pp. 185-198 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X	
	C11	Friis-Hansen, et al., "Secure electronic transactions – The mobile phone evolution continues" [online]. Ericsson Rev. (Engl. Ed); Vol. 78, No. 4, 2001, pp. 162-167 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X	
	C12	Bettstetter, Christian, et al., "(Auto) mobile communication in a heterogeneous and converged world" [online]. IEEE Pers Commun., Vol. 8, No. 6, December 2001, pp. 41-47 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X	
/J.W./	C13	Gupta, S., "Securing the wireless internet" [online]. IEEE Commun. Mag., Vol. 39, No. 12, December 2001, pp. 68-75 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X	

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OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

				TRANSLATION	
				YES	NO
/J.W./	C14	Aalders, K., "Travel card: Airport self-check in using a wireless PDA" [online]. IEEE Conf. Intell Transport Syst Proc ITSC, 2001, pp. 1224-1228 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X		
↓	C15	Brananaghan, R.J., "Human factors issues in the design of handheld wireless devices" [online]. Proc SPIE Int Soc Opt Eng, Vol. 4428, 2001, pp. 37-41 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X		
	C16	Cohn, Michael, "Like money in your hand: Wireless technology lets financial firms quickly deliver transactions and trades. (Financial Services) [online]. Internet World, Vol. 8, No. 5, May 1, 2002, pp. 54(3) (4 pages). [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X		
	C17	Ray Cammack Shows. (M&S News). (to use wireless credit card terminals) (Brief Article) [online]. Amusement Business, Vol. 114, No. 17, April 29, 2002, pp. 4(1) (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X		
/J.W./	C18	Kabاهر, April, "MasterCard snags citi exec for new wireless role. (Brief Article) [online]. Financial Net News, Vol. 7, No. 14, April 8, 2002, pp. 1(2) (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X		

EXAMINER /Jalatee Worjloh/	DATE CONSIDERED 08/20/2007
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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO. 1634.1005	APPLICATION NO. 10/628,583
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>		FIRST NAMED INVENTOR Yannis LABROU, et al.	
		FILING DATE July 29, 2003	GROUP ART UNIT 3621

PAGE 11 OF 13

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

TRANSLATION	
YES	NO

/J.W./	C19	"Pepsi North America tests wireless vending in Memphis" [online]. Automatic Merchandiser, Vol. 44, No. 2, February 1, 2002, pp. 9(1) (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
↓	C20	Radding, Alan, "Crossing the Wireless Security Gap." [online]. Computerworld, January 1, 2001 (3 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C21	"Commerçant inks wireless deal. (EDS will provide transaction processing services for Commerçant's wireless terminals) (Brief Article) [online]. Houston Business Journal, Vol. 32, No. 23, October 19, 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C22	"Wireless in Boston (Fleet HomeLink offers services through personal digital assistants) (Brief Article)" [online]. Bank Marketing, Vol. 33, No. 7, September 1, 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C23	Murphy, Patricia A., "Wireless payment technology spreads from gas pump to store. (VeriFone system) [online]. Stores, Vol. 83, No. 5, May 1, 2001, pp. 74(2) (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C24	Hoffman, Karen Epper, "New Options in Wireless Payments. (Company Business and Marketing) [online]. Internet World, Vol. 7, No. 7, April 1, 2001, pp. 37 (4 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	

EXAMINER /Jalatee Worjloh/	DATE CONSIDERED 08/20/2007
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INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)		FIRST NAMED INVENTOR Yannis LABROU, et al.	
		FILING DATE July 29, 2003	GROUP/PART UNIT 3621

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OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)			TRANSLATION	
			YES	NO
/J.W./	C25	Khachtchanski, V.I., et al., "Universal SIM toolkit-based client for mobile authorization system" [online]. Third International Conference on Information Integration and Web-based Applications and Services, 2001, pp. 337-44 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X	
↓	C26	"CIBC kicks off wireless banking service" [online]. Bank Systems + Technology, Vol. 39, No. 5, May 2002, p. 12 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X	
	C27	Asthana, Abhaya, et al., "An Indoor Wireless System for Personalized Shopping Assistance (1994) [online]. IEEE Workshop on Mobile Computing Systems and Applications (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com>.	X	
	C28	Electronic payment systems, involving mobile phones (list of e-products, 15 listings), [online] Electronic Payment System Observatory (the ePSO website aims to monitor the progress of retail payment innovation throughout Europe, ePSO inventory of E-Payment services - List of e-products) (26 pages). European Central Bank, Frankfurt, Germany, 2002 [retrieved September 11, 2002]. Retrieved from the Internet: <http://eps0.intrasoft.lu>.	X	
	C29	Yannis Labrou, et al., "Wireless Wallet", Proceedings of the First Annual International Conference on Mobile and Ubiquitous Systems: Networking and Services (MobiQuitous '04); ISBN: 0-7695-2208-4, IEEE, August 22, 2004	X	

EXAMINER /Jalatee Worjloh/	DATE CONSIDERED 08/20/2007
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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO. 1634.1005	APPLICATION NO. 10/628,583
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>		FIRST NAMED INVENTOR Yannis LABROU, et al.	
		FILING DATE July 29, 2003	GROUP/ART UNIT 3621

PAGE 13 OF 13

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
/J.W./	C30	Mobile, Academic Press Dictionary of Science and Technology, xreferplus (1992); <URL: http://xreferplus.com/entry.jsp?xrefid=3130947&secid=.&hh=1>, 1 page	X	
/J.W./	C31	Purchase, 1996, Merriam-Webster's Dictionary of Law, <URL: http://dictionary.reference.com/browse/purchase>, page 4	X	
	C32			
	C33			
	C34			

EXAMINER /Jaltee Worlton/	DATE CONSIDERED 08/20/2007
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ATTACHMENT 1(f)

LIST OF COPENDING APPLICATIONS	ATTORNEY DOCKET NO.	APPLICATION NO.
	1634.1005	10/628,583
	FIRST NAMED INVENTOR	
	Yannis LABROU, et al.	
	FILING DATE	GROUP ART UNIT
	July 29, 2003	3621

The following, prior-filed, copending U.S. patent application(s) is/are listed in accordance with the duty of disclosure provisions of 37 CFR § 1.56, so that the Examiner may consider same should he deem any thereof to be material to examination of the subject application. Pursuant to 37 CFR § 1.98(a)(2)(iii), a copy of the identified copending application(s) is provided, UNLESS DOMESTIC PRIORITY IS CLAIMED THEREON UNDER 35 U.S.C. § 120 AND/OR THE APPLICATION IS PUBLISHED. 37 CFR § 1.98(a)(2)(II),(III) AND 1.98(c)(d)(1).

It is requested that the Examiner acknowledge his consideration of application(s) below-listed by initialling same in the space provided adjacent each such application and that the Examiner sign and date this form at the bottom thereof to confirm such consideration having been given.

This submission in no way represents an admission that any of the information listed herein constitutes prior art with respect to the subject application; and unless and until such prior art status is established, this submission is not a request that the information presented herein be printed on the face of any patent issuing from the subject application in which this information is being filed.

U.S. PATENT APPLICATION DOCUMENTS – PAGE 1 OF 2

*EXAMINER INITIAL		U.S. SERIAL NO.	FILING DATE	NAME	ASSIGNEE
/J.W./	1	60/401,807	Aug. 8, 2002	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	2	10/458,205	June 11, 2003	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	3	10/628,584	July 29, 2003	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	4	10/628,569	July 29, 2003	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	5	10/628,583	July 29, 2003	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan

EXAMINER	DATE CONSIDERED
/Jalatee Worjloh/	08/20/2007
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LIST OF COPENDING APPLICATIONS	ATTORNEY DOCKET NO.	APPLICATION NO.
	1634.1005	10/628,583
	FIRST NAMED INVENTOR	
	Yannis LABROU, et al.	
	FILING DATE	GROUP ART UNIT
	July 29, 2003	3621

U.S. PATENT APPLICATION DOCUMENTS – PAGE 2 OF 2

*EXAMINER INITIAL		U.S. SERIAL NO.	FILING DATE	NAME	ASSIGNEE
/J.W./	6	60/544,300	2/17/2004	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	7	60/669,375	4/8/2005	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	8	11/045,484	1/31/2005	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	9	60/703,862	8/1/2005	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	10	11/041,223	1/25/2005	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	11	11/488,178	7/18/2006	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	12	60/541,903	2/6/2004	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	13	60/549,148	3/3/2004	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	14	60/575,835	6/2/2004	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
	15				

EXAMINER	DATE CONSIDERED
/Jalatee Worjloh/	08/20/2007
<p>*EXAMINER: Initial if document considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	



ATTACHMENT 1(g)

LIST OF ADDITIONAL SUBMITTED DOCUMENTS	ATTORNEY DOCKET NO.	APPLICATION NO.
	1634.1005	10/628,583
	FIRST NAMED INVENTOR	
	Yannis LABROU, et al.	
	FILING DATE	GROUP PART UNIT
	July 29, 2003	3621

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PAGE 1 OF 5

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
/J.W./	D1	PCT International Search Report dated October 4, 2005 for International Application No. PCT/US05/04049 related to the above-identified present pending US patent application (2 pages)	X	
/J.W./	D2	Form PCT/ISA/237 -- Written Opinion of the International Searching Authority dated October 4, 2005 in International Application No. PCT/US05/04049 related to the above-identified present pending US patent application (3 pages)	X	
/J.W./	D3	International Preliminary Report on Patentability (Chapter I of the Patent Cooperation Treaty) dated August 22, 2006 in International Application No. PCT/US05/04049 related to the above-identified present pending US patent application (5 pages)	X	
/J.W./	D4	European Communication Pursuant to Article 96(2) EPC dated July 26, 2005 in European Application No. 03 254 927.1 - 1238, related to the above-identified present pending US patent application (6 pages)	X	

EXAMINER	/Jalatee Worjloh/	DATE CONSIDERED	07/20/2010
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ATTACHMENT 1(g)

LIST OF ADDITIONAL SUBMITTED DOCUMENTS

ATTORNEY DOCKET NO. 1634.1005	APPLICATION NO. 10/628,583
FIRST NAMED INVENTOR Yannis LABROU, et al.	
FILING DATE July 29, 2003	GROUP PART UNIT 3621

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PAGE 2 OF 5

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

TRANSLATION	
YES	NO

/J.W./	D5	European Search Report Communication issued by the European Patent Office on August 30, 2004 in European Application No. 03254927.1-1238 related to the above-identified present pending US patent application (3 pages)	X	
/J.W./	D6	European Search Report Communication issued by the European Patent Office on January 8, 2007 in Application No. 06253923.4 - 1238 related to the above-identified present pending US patent application (13 pages)	X	
/J.W./	D7	Nerac (Patents, Intellectual Property, Research), [online]. Nerac, Inc. Tolland CT, USA, 4 pages [retrieved December 18, 2006]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	D8	MeT Mobile electronic Transactions (MeT limited is a company founded to establish a framework for secure mobile transactions) [online]. Mobile electronic Transactions Limited, 2003, 3 pages [retrieved January 5, 2005]. Retrieved from the Internet: <URL: http://www.mobiletransaction.org >.	X	
/J.W./	D9	Two-Factor Token Matrix [online]. Diversinet Corp., 2 pages [retrieved on March 24, 2006]. Retrieved from the Internet: <URL: http://www.diversinet.com >.	X	

EXAMINER /Jalatee Worjloh/	DATE CONSIDERED 07/20/2010
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	FIRST NAMED INVENTOR	
	Yannis LABROU, et al.	
	FILING DATE	GROUP PART UNIT
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PAGE 3 OF 5

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			<u>TRANSLATION</u>	
			YES	NO
/J.W./	D10	Diversinet Delivers Consumer-Ready Soft Token Strong Authentication Solution [online]. Diversinet Corp., February 7, 2006, 2 pages [retrieved on December 27, 2006]. Retrieved from the Internet: <URL: http://www.diversinet.com/html/press/2006/consumer.html >.	X	
/J.W./	D11	LABROU, Yannis, 'Re: Mobile payments with a downloadable application from PayWi (referencing "PayWi Powers Personal Payments in Your Palm," PRNewswire, Portland Oregon, Feb. 6, 2006) [online]. February 21, 2006 (4 pages) [retrieved March 24, 2006]. Retrieved from the Internet: <URL: http://uptf.blogspot.com/2006/02/mobile-payments-with-downloadable.html >.	X	
/J.W./	D12	LABROU, Yannis. UPTF blog (a blog for Wireless Wallet) [online] 22 pages [retrieved December 27, 2006] Retrieved from the Internet: <URL: http://uptf.blogspot.com >.	X	

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PAGE 4 OF 5

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
/J.W./	D13	Electronic Payment System Observatory (the ePSO website aims to monitor the progress of retail payment innovation throughout Europe, ePSO inventory of E-Payment services - List of e-products) [online]. European Central Bank, Frankfurt, Germany (3 pages) [retrieved December 18, 2006]. Retrieved from the Internet: <URL: http://epso.intrasoft.lu >.	X	
/J.W./	D14	"Via Licensing Begins Process to Form Wireless Networking Patent Licensing Pool" [online]. Via Licensing Corporation, October 23, 2003, 3 pages [retrieved November 17, 2003]. Retrieved from the Internet: <URL: http://www.vialicensing.com/news/details.cfm?VIANEWS_ID=308 >.	X	
/J.W./	D15	LABROU, Yannis, 'Re: Motorola's M-Wallet: Mobile payments with a J2ME application' (referencing "Motorola M-Wallet Solution" brochure Motorola, Inc. 2006) In UPTF blog for Wireless Wallet [online], February 21, 2006, 5 pages [retrieved March 24, 2006]. Retrieved from the Internet: <URL: http://uptf.blogspot.com/2006/02/mobile-payment-with-downloadable.html >.	X	

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PAGE 5 OF 5

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
/J.W./	D16	IEEE Standards Association (IEEE Std 802.11 and amendments) (802.11 patent information) [online]. IEEE-SA, 19 pages [retrieved December 27, 2006]. Retrieved from the Internet: <URL: http://standards.ieee.org/db/patents/pat802_11.html >.	X	
/J.W./	D17	European Search Report Communication issued by the European Patent Office on April 23, 2007 in Application No. 06251957.4 - 1244 related to the above-identified present pending US patent application (9 pages)	X	
	D18			
	D19			
	D20			
	D21			
	D22			

EXAMINER	/Jalatee Worjoh/	DATE CONSIDERED	07/20/2010
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